



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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BHC Name [BANNER CORPORATION](#)

City/State [WALLA WALLA, WA](#)

Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [16,776,171](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[BANNER CORPORATION](#)
[10 SOUTH FIRST AVENUE](#)

[WALLA WALLA, WA 99362](#)

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BHC Name

City/State

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	16,850,484	15,326,240	16,147,531	13,901,681	11,972,831
Net income (\$000)	43,963	46,855	201,048	115,928	146,278
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.87	2.55	71	3.13	2.67	78	3.13	2.60	84	3.52	2.77	89	3.99	3.01	90
+ Non-interest income	0.46	0.97	22	0.63	1.13	28	0.58	1.04	26	0.71	1.21	28	0.68	1.32	20
- Overhead expense	2.17	2.18	55	2.45	2.28	65	2.36	2.17	67	2.69	2.57	67	2.99	2.69	69
- Provision for credit losses	-0.17	0.04	5	-0.24	-0.12	31	-0.21	-0.09	21	0.46	0.51	47	0.08	0.15	34
+ Securities gains (losses)	0.01	0	90	0.01	0.01	76	0	0.01	64	0.01	0.02	51	0	0.01	49
+ Other tax equivalent adjustments	0	0	44	0	0	48	-0.28	0	0	0	0	48	0	0	6
= Pretax net operating income (tax equivalent)	1.33	1.35	48	1.56	1.78	39	1.30	1.66	21	1.08	1.04	48	1.60	1.56	52
Net operating income	1.04	1.03	52	1.22	1.36	41	1.25	1.26	51	0.83	0.81	47	1.22	1.19	48
Net income	1.04	1.02	52	1.22	1.35	41	1.25	1.26	51	0.83	0.82	46	1.22	1.19	48
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.24	2.96	68	3.57	3.18	71	3.54	3.06	80	4.10	3.55	82	4.88	4.41	79
Interest expense	0.11	0.20	27	0.19	0.29	34	0.16	0.25	31	0.29	0.52	18	0.52	1.08	11
Net interest income (tax equivalent)	3.13	2.75	73	3.38	2.88	79	3.38	2.80	83	3.81	3.01	89	4.36	3.33	88
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	-0.03	0.09	5	0.13	0.16	52	0.02	0.11	25	0.05	0.27	17	0.07	0.21	30
Earnings coverage of net loan and lease losses (X)	-62.13	38.54	13	15.56	25.70	53	103.23	39.72	80	38.45	22.91	81	32.59	24.40	75
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.37	1.20	71	1.57	1.49	67	1.45	1.23	73	1.69	1.58	67	1.08	0.83	79
Allowance for loan and lease losses / Total loans and leases	1.36	1.17	70	1.55	1.47	66	1.44	1.20	73	1.65	1.55	65	1.06	0.81	79
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.20	0.47	15	0.35	0.70	20	0.25	0.49	21	0.33	0.71	15	0.40	0.57	33
30-89 days past due loans and leases / Total loans and leases	0.11	0.32	21	0.19	0.33	34	0.13	0.32	26	0.12	0.39	16	0.21	0.43	25
Liquidity and Funding															
Net noncore funding dependence	-14.49	-1.97	14	-8.94	-0.51	23	-15.86	-2.33	12	-5.98	3.20	25	6.24	14.45	26
Net short-term noncore funding dependence	-14.73	-6.65	22	-9.20	-6.88	37	-16.12	-7.71	23	-6.68	-4.76	38	4.43	3.38	44
Net loans and leases / Total assets	54.16	59.31	34	61.58	60.99	49	53.85	58.67	35	66.18	61.58	60	74.70	63.77	78
Capitalization															
Tier 1 leverage ratio	8.58	9.06	34	9.10	9.15	50	8.76	8.98	50	9.50	9.13	66	10.71	9.76	76
Holding company equity capital / Total assets	9.32	10.29	34	10.04	10.72	40	10.06	10.71	40	11.09	11.16	47	12.65	12.43	53
Total equity capital (including minority interest) / Total assets	9.32	10.40	32	10.04	10.85	38	10.06	10.82	38	11.09	11.29	44	12.65	12.57	51
Common equity tier 1 capital / Total risk-weighted assets	11.38	12.21	40	11.21	12.57	33	11.54	12.42	38	11.25	12.38	35	10.63	12.17	27
Net loans and leases / Equity capital (X)	5.81	5.82	48	6.13	5.73	62	5.35	5.53	48	5.97	5.58	58	5.91	5.21	69
Cash dividends / Net income	34.27	33.45	53	31.14	23.13	61	28.65	28.27	51	38.16	42.30	45	63.92	33.12	93
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	4.07	9.35	39	26.12	16.49	76	11.80	10.50	68	19.26	16.68	62	6.17	9.26	51
Equity capital	-3.40	4.03	30	1.07	9.13	11	1.44	7.46	23	4.53	6.99	41	7.81	10.49	51
Net loans and leases	-8.48	6.29	5	6.31	7.22	52	-9.03	3.36	8	5.65	9.07	42	7.49	9.10	60
Noncore funding	-13.29	-10.65	48	-37.61	-25.09	40	-6.83	-14.79	65	-44.30	-12.18	11	-21.32	6.59	13
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	6.31	11.08	45	6.07	11.33	43	5.83	10.95	43	5.89	13.56	40	0	13.04	13
Equity investment in subsidiaries / Equity capital	106.99	103.47	71	106.75	102.85	73	106.84	103.22	75	105.36	102.81	68	106.42	103.22	71
Cash from ops + noncash items + op expense / Op expense + dividends	176.17	125.04	68	163.64	98.58	77	157.89	154.48	59	112	147.24	37	207.44	190.27	63

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	100,350	108,924	445,731	466,360	471,473	-7.87	9.93
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	97,685	103,768	424,602	439,476	447,687	-5.86	8.55
Tax-exempt income on loans and leases.....	2,665	5,156	21,129	26,884	23,786	-48.31	105.00
Estimated tax benefit on income on loans and leases.....	956	1,236	5,069	5,442	7,076	-22.64	146.94
Income on loans and leases (tax equivalent).....	101,306	110,160	450,800	471,802	478,549	-8.04	10.51
Investment interest income (tax equivalent).....	22,519	15,981	74,873	52,926	51,428	40.91	188.38
Interest on balances due from depository institutions.....	820	262	1,955	907	1,645	212.98	781.72
Interest income on other earning assets.....	587	342	2,044	1,887	2,893	71.64	62.60
Total interest income (tax equivalent).....	125,232	126,745	529,672	527,522	534,515	-1.19	25.31
Interest on time deposits of \$250K or more.....	190	457	1,296	2,523	2,498	-58.42	75.93
Interest on time deposits < \$250K.....	763	1,541	4,783	10,481	13,905	-50.49	-41.71
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	1,133	1,611	5,691	12,011	21,227	-29.67	-17.54
Interest on other borrowings and trading liabilities.....	807	1,912	6,476	10,156	19,138	-57.79	-44.38
Interest on subordinated debt and mandatory convertible securities.....	1,344	1,339	5,363	2,674	0	0.37	
Total interest expense.....	4,237	6,860	23,609	37,845	56,768	-38.24	-0.12
Net interest income (tax equivalent).....	120,995	119,885	506,063	489,677	477,747	0.93	26.44
Non-interest income.....	19,532	24,102	93,729	98,314	81,753	-18.96	-11.41
Adjusted operating income (tax equivalent).....	140,527	143,987	599,792	587,991	559,500	-2.40	19.35
Overhead expense.....	91,412	93,842	380,511	373,858	357,617	-2.59	15.28
Provision for credit losses.....	-6,961	-9,251	-33,388	64,316	10,000		
Securities gains (losses).....	435	485	482	1,012	33	-10.31	3246.15
Other tax equivalent adjustments.....	0	0	-45,546	0	-51		
Pretax net operating income (tax equivalent).....	56,188	59,881	210,220	150,829	191,917	-6.17	54.10
Applicable income taxes.....	9,884	10,802	45,546	26,525	36,854	-8.50	-16.44
Tax equivalent adjustments.....	2,341	2,224	-36,374	8,376	8,785	5.26	178.36
Applicable income taxes (tax equivalent).....	12,225	13,026	9,172	34,901	45,639	-6.15	-3.50
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	43,963	46,855	201,048	115,928	146,278	-6.17	84.77
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	43,963	46,855	201,048	115,928	146,278	-6.17	84.77
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	43,963	46,855	201,048	115,928	146,278	-6.17	84.77
Investment securities income (tax equivalent).....	22,519	15,981	74,873	52,926	51,428	40.91	188.38
US Treasury and agency securities (excluding mortgage-backed securities).....	167	254	1,110	1,523	3,317	-34.25	-58.35
Mortgage-backed securities.....	14,109	9,371	45,723	31,792	38,640	50.56	205.13
All other securities.....	8,243	6,356	28,040	19,611	9,471	29.68	196.10
Cash dividends declared.....	15,066	14,589	57,602	44,235	93,495	3.27	80.69
Common.....	15,066	14,589	57,602	44,235	93,495	3.27	80.69
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.97	2.75	65	3.31	2.96	72	3.28	2.85	81	3.79	3.27	84	4.46	4	82
Less: Interest expense	0.10	0.19	27	0.18	0.27	34	0.15	0.23	30	0.27	0.48	20	0.47	0.98	11
Equals: Net interest income (tax equivalent)	2.87	2.55	71	3.13	2.67	78	3.13	2.60	84	3.52	2.77	89	3.99	3.01	90
Plus: Non-interest income	0.46	0.97	22	0.63	1.13	28	0.58	1.04	26	0.71	1.21	28	0.68	1.32	20
Equals: adjusted operating income (tax equivalent)	3.34	3.56	42	3.76	3.87	53	3.71	3.70	56	4.23	4.04	65	4.67	4.41	67
Less: Overhead expense	2.17	2.18	55	2.45	2.28	65	2.36	2.17	67	2.69	2.57	67	2.99	2.69	69
Less: Provision for credit losses	-0.17	0.04	5	-0.24	-0.12	31	-0.21	-0.09	21	0.46	0.51	47	0.08	0.15	34
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.01	0	89	0.01	0.01	76	0	0.01	63	0.01	0.02	51	0	0.01	49
Plus: other tax equivalent adjustments	0	0	44	0	0	48	-0.28	0	0	0	0	48	0	0	6
Equals: Pretax net operating income (tax equivalent)	1.33	1.35	48	1.56	1.78	39	1.30	1.66	21	1.08	1.04	48	1.60	1.56	52
Less: Applicable income taxes (tax equivalent)	0.29	0.31	47	0.34	0.40	28	0.06	0.38	2	0.25	0.23	56	0.38	0.36	55
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.04	1.03	52	1.22	1.36	41	1.25	1.26	51	0.83	0.81	47	1.22	1.19	48
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.04	1.02	52	1.22	1.35	41	1.25	1.26	51	0.83	0.82	46	1.22	1.19	48
Memo: Net income (last four quarters)	1.20	1.17	51	1	1.07	41	1.25	1.26	51	0.83	0.82	46	1.22	1.19	48
Net income—BHC and noncontrolling (minority) interest	1.04	1.04	51	1.22	1.37	41	1.25	1.27	51	0.83	0.83	46	1.22	1.20	48
Margin Analysis															
Average earning assets / Average assets	91.86	93.16	31	92.70	93.08	48	92.72	93.08	47	92.45	92.32	54	91.46	91.05	57
Average interest-bearing funds / Average assets	50.26	60.43	13	51.25	62.97	8	50.25	61.99	7	51.55	64.06	7	54.54	65.57	11
Interest income (tax equivalent) / Average earning assets	3.24	2.96	68	3.57	3.18	71	3.54	3.06	80	4.10	3.55	82	4.88	4.41	79
Interest expense / Average earning assets	0.11	0.20	27	0.19	0.29	34	0.16	0.25	31	0.29	0.52	18	0.52	1.08	11
Net interest income (tax equivalent) / Average earning assets	3.13	2.75	73	3.38	2.88	79	3.38	2.80	83	3.81	3.01	89	4.36	3.33	88
Yield or Cost															
Total loans and leases (tax equivalent)	4.42	3.88	82	4.37	4.05	72	4.64	4.01	82	4.66	4.27	72	5.32	5.09	72
Interest-bearing bank balances	0.20	0.18	71	0.09	0.10	33	0.14	0.14	53	0.28	0.27	57	2.82	2.04	85
Federal funds sold and reverse repos	0.40	0.28	74	0.26	0.26	77	0.37	0.25	77	0.68	0.68	77	1.55	2.44	16
Trading assets	0	0.43	27	0	0.39	27	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	3.18	2.93	65	3.51	3.15	70	3.48	3.04	77	4.04	3.51	82	4.80	4.36	77
Investment securities (tax equivalent)	2.10	1.78	77	2.11	1.84	70	2.07	1.77	72	2.30	2.25	55	2.88	2.76	65
US Treasury and agency securities (excluding mortgage-backed securities)	2.92	1.09	95	3.21	1.30	96	3.81	1.14	98	1.46	1.75	35	4.99	2.32	95
Mortgage-backed securities	1.81	1.67	64	1.51	1.60	46	1.71	1.57	65	2.27	2.05	70	2.74	2.61	66
All other securities	2.76	2.75	55	2.75	2.93	48	2.55	2.81	42	2.76	3.24	33	3.29	4.06	30
Interest-bearing deposits	0.10	0.16	36	0.20	0.26	41	0.16	0.21	38	0.38	0.53	33	0.65	1.10	16
Time deposits of \$250K or more	0.42	0.48	48	0.93	0.82	61	0.68	0.66	55	1.32	1.42	40	1.40	1.96	11
Time deposits < \$250K	0.48	0.44	61	0.86	0.78	60	0.70	0.62	62	1.25	1.36	38	1.39	1.82	23
Other domestic deposits	0.06	0.13	28	0.10	0.17	31	0.08	0.15	32	0.22	0.36	22	0.46	0.93	15
Foreign deposits		0.14		0.13			0.14			0.42			1.19		
Federal funds purchased and repos	0.13	0.16	46	0.21	0.18	75	0.19	0.17	75	0.38	0.62	38	0.27	1.86	11
Other borrowed funds and trading liabilities	1.91	1.14	81	2.30	1.38	83	2.28	1.27	83	1.84	1.50	67	2.50	2.38	60
All interest-bearing funds	0.20	0.31	30	0.35	0.42	44	0.29	0.37	45	0.53	0.74	30	0.87	1.49	15

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	19,532	24,102	93,729	98,314	81,753
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	5,467	4,113	19,162	15,203	18,023
Trading revenue	233	293	1,663	2,367	3,031
Investment banking fees and commissions	647	549	3,104	1,952	1,651
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	718	-57	1,106	-294	1,830
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	4,230	12,457	39,366	51,976	21,302
Other non-interest income	8,237	6,747	29,328	27,110	35,916
Total overhead expenses	91,412	93,842	380,511	373,858	357,617
Personnel expense	53,256	55,586	210,430	212,861	201,130
Net occupancy expense	11,792	11,668	47,599	48,834	47,167
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	1,424	1,711	6,571	7,732	8,151
Other operating expenses	24,940	24,877	115,911	104,431	101,169
Fee income on mutual funds and annuities	217	119	773	655	704
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,932	2,093	1,948	2,137	2,198
Average personnel expense per employee	27.57	26.56	108.02	99.61	91.51
Average assets per employee	8,721.78	7,322.62	8,289.29	6,505.23	5,447.15

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.11	2.26	42	0.49	2.10	31	0.82	2.17	38	0.67	2.02	36	0.86	2.72	33
Overhead expenses / Net Interest Income + non-interest income	66.15	61.09	68	66.20	59.31	79	64.43	59.28	70	64.50	62.28	62	64.94	61.29	67
Percent of Average Assets															
Total overhead expense	2.17	2.18	55	2.45	2.28	65	2.36	2.17	67	2.69	2.57	67	2.99	2.69	69
Personnel expense	1.26	1.21	62	1.45	1.28	69	1.30	1.21	67	1.53	1.30	72	1.68	1.41	78
Net occupancy expense	0.28	0.23	71	0.30	0.24	74	0.29	0.23	76	0.35	0.26	83	0.39	0.28	88
Other operating expenses	0.63	0.71	44	0.69	0.73	58	0.76	0.72	66	0.81	0.94	54	0.91	0.97	56
Overhead less non-interest income	1.71	1.18	89	1.82	1.10	93	1.78	1.10	94	1.98	1.25	86	2.30	1.32	93
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	65.05	60.59	68	65.17	58.69	78	63.44	58.83	69	63.58	61.82	62	63.92	60.64	68
Personnel expense	37.90	33.94	69	38.60	33.28	78	35.08	32.93	62	36.20	32.36	71	35.95	32.39	71
Net occupancy expense	8.39	6.43	78	8.10	6.42	76	7.94	6.23	78	8.31	6.58	78	8.43	6.52	83
Other operating expenses	18.76	19.35	51	18.47	18.45	56	20.42	19.18	59	19.08	22.28	43	19.54	21.20	48
Total non-interest income	13.90	26.24	21	16.74	28.42	23	15.63	27.67	25	16.72	28.83	25	14.61	29.23	19
Fiduciary activities income	0	2.31	13	0	2.15	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	3.89	3.51	56	2.86	3.21	43	3.19	3.27	48	2.59	3.27	36	3.22	3.88	39
Trading revenue	0.17	0.53	64	0.20	0.97	58	0.28	0.62	62	0.40	1.28	55	0.54	1.18	54
Investment banking fees and commissions	0.46	2.33	29	0.38	2.51	26	0.52	2.58	28	0.33	2.46	23	0.30	3.54	20
Insurance activities revenue	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.51	1.49	54	-0.04	0.99	4	0.18	0.60	47	-0.05	0.01	27	0.33	0.28	69
Net securitization income	0	0	48	0	0.01	45	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	3.01	1.74	77	8.65	3.74	85	6.56	3.30	81	8.84	3.92	84	3.81	1.86	80
Other non-interest income	5.86	8.92	38	4.69	8.65	26	4.89	9.27	24	4.61	9.65	24	6.42	10.04	29
Overhead less non-interest income	51.15	33.42	89	48.43	29.66	94	47.81	30.52	95	46.86	31.93	84	49.31	31.06	94
Applicable income taxes / Pretax net operating income (tax equivalent)	17.59	20.83	19	18.04	21.04	20	21.67	21.18	54	17.59	18.63	36	19.20	20.56	37
Applicable income tax + TE / Pretax net operating income + TE	21.76	22.92	39	21.75	22.74	36	4.36	22.67	3	23.14	21.18	63	23.78	23.23	60

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	7,606,939	7,239,237	7,517,305	7,409,208	7,530,481	5.08	25.92
Commercial and industrial loans	1,028,250	2,261,896	1,066,898	2,120,903	1,372,969	-54.54	-6.62
Loans to individuals	96,875	104,522	97,704	113,944	144,916	-7.32	-19.68
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	124,855	160,088	153,870	157,826	185,691	-22.01	-18.40
Other loans and leases	353,928	317,217	345,473	312,896	281,747	11.57	284.14
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	9,210,847	10,082,960	9,181,250	10,114,777	9,515,804	-8.65	22.68
Less: Allowance for loan and lease losses	125,471	156,054	132,099	167,279	100,559	-19.60	45.01
Net loans and leases	9,085,376	9,926,906	9,049,151	9,947,498	9,415,245	-8.48	22.42
Debt securities that reprice or mature in over 1 year	3,735,236	3,108,398	3,716,274	2,396,713	1,593,419	20.17	167.72
Mutual funds and equity securities	893	0	0	0	0		811.22
Subtotal	12,821,505	13,035,304	12,765,425	12,344,211	11,008,664	-1.64	45.42
Interest-bearing bank balances	1,573,608	1,353,743	1,775,839	922,284	73,376	16.24	1406.84
Federal funds sold and reverse repos	300,000	0	300,000	0	0		
Debt securities that reprice or mature within 1 year	428,253	323,317	444,074	347,687	194,232	32.46	351.55
Trading assets	42,039	50,280	47,826	64,037	40,618	-16.39	34.34
Total earning assets	15,165,405	14,762,644	15,333,164	13,678,219	11,316,890	2.73	67.62
Non-interest-bearing cash and due from depository institutions	414,780	296,184	358,460	311,899	234,359	40.04	111.32
Premises, fixed assets, and leases	188,118	211,930	196,203	213,815	236,393	-11.24	18.65
Other real estate owned	429	340	852	816	814	26.18	-85.89
Investment in unconsolidated subsidiaries	2,678	4,444	4,196	4,444	4,444	-39.74	-36.42
Intangible and other assets	1,005,181	844,348	912,430	822,524	811,131	19.05	52.53
Total assets	16,776,171	16,119,792	16,804,872	15,031,623	12,604,031	4.07	66.62
Quarterly average assets	16,850,484	15,326,240	16,837,224	14,802,236	12,407,516	9.95	68.87
Average loans and leases (YTD)	9,161,700	10,083,134	9,714,191	10,120,404	8,996,477	-9.14	18.87
Memoranda							
Loans held-for-sale	64,218	135,263	96,487	243,795	210,447	-52.52	-25.94
Loans not held-for-sale	9,146,629	9,947,697	9,084,763	9,870,982	9,305,357	-8.05	23.25
Real estate loans secured by 1-4 family	1,327,614	1,297,136	1,268,142	1,401,591	1,596,744	2.35	-0.39
Commercial real estate loans	6,120,469	5,772,032	6,081,869	5,834,781	5,748,333	6.04	34.59
Construction and land development	1,361,865	1,319,435	1,328,391	1,310,983	1,247,827	3.22	60.61
Multifamily	735,342	550,855	677,478	613,102	610,284	33.49	125.06
Nonfarm nonresidential	4,023,262	3,901,742	4,076,000	3,910,696	3,890,222	3.11	19.29
Real estate loans secured by farmland	158,856	170,069	167,294	172,836	185,404	-6.59	-1.31
Total investment securities	4,164,382	3,431,715	4,160,348	2,744,400	1,787,651	21.35	179.46
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	22,257	31,095	26,043	105,965	45,543	-28.42	-75.74
Municipal securities	703,200	687,474	734,647	674,516	284,365	2.29	129.23
Mortgage-backed securities	2,962,878	2,462,421	2,923,781	1,731,181	1,443,703	20.32	181.98
Asset-backed securities	205,673	3,748	206,434	9,419	8,126	5387.54	616.81
Other debt securities	269,481	246,977	269,443	223,319	5,914	9.11	2125.64
Mutual funds and equity securities	893	0	0	0	0		811.22
Available-for-sale securities	3,147,547	2,989,760	3,638,993	2,322,593	1,551,557	5.28	157.20
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	22,032	30,870	25,818	105,625	45,158	-28.63	-75.70
Municipal securities	272,265	300,735	308,612	303,518	107,157	-9.47	146.29
Mortgage-backed securities	2,379,646	2,408,980	2,830,236	1,682,262	1,386,752	-1.22	142.03
Asset-backed securities	205,673	3,748	206,434	9,419	8,126	5387.54	616.81
Other debt securities	267,931	245,427	267,893	221,769	4,364	9.17	2437.71
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-47,402	17,640	20,498	26,874	1,711		
Available-for-sale securities appreciation (depreciation)	-167,666	-7,142	-14,167	66,404	21,611		
Structured notes, fair value	0	0	203,052	0	1,003		
Pledged securities	529,449	482,690	528,801	423,760	301,727	9.69	71.78

BHC Name _____

City/State _____

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	6,494,852	5,994,693	6,385,177	5,492,924	3,945,000	8.34	102.14
NOW, ATS and transaction accounts	1,971,936	1,722,085	1,947,414	1,569,435	1,280,003	14.51	112.44
Time deposits less brokered deposits < \$250K	623,336	711,424	657,615	718,256	734,056	-12.38	-24.11
MMDA and other savings accounts	5,256,622	4,925,111	5,155,711	4,589,617	3,703,235	6.73	67.62
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	14,346,746	13,353,313	14,145,917	12,370,232	9,662,294	7.44	77.15
Time deposits of \$250K or more	177,028	195,554	181,016	197,064	183,463	-9.47	16.60
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	266,778	216,260	264,490	184,785	118,474	23.36	121.86
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	100,000	50,000	100,000	300,000	-100.00	
Other borrowings w/remaining maturity over 1 year	0	0	0	50,000	150,000		-100.00
Brokered deposits < \$250K	0	0	0	0	202,884		-100.00
Noncore funding	443,806	511,814	495,506	531,849	954,821	-13.29	-0.01
Trading liabilities	18,574	17,918	11,336	22,327	10,746	3.66	183.96
Subordinated notes and debentures + trust preferred securities	169,168	215,538	218,379	215,175	119,304	-21.51	76.14
Other liabilities	234,097	402,392	243,407	225,776	262,832	-41.82	134.16
Total liabilities	15,212,391	14,500,975	15,114,545	13,365,359	11,009,997	4.91	73.96
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	343	349	343	352	357	-1.72	3.94
Common surplus	1,297,869	1,325,920	1,299,038	1,349,527	1,373,583	-2.12	6.89
Retained earnings	419,659	279,582	390,762	247,316	186,838	50.10	278.81
Accumulated other comprehensive income	-154,091	12,966	184	69,069	33,256		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,563,780	1,618,817	1,690,327	1,666,264	1,594,034	-3.40	18.16
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,563,780	1,618,817	1,690,327	1,666,264	1,594,034	-3.40	18.16
Total liabilities and capital	16,776,171	16,119,792	16,804,872	15,031,623	12,604,031	4.07	66.62
Memoranda							
Non-interest-bearing deposits	6,494,852	5,994,693	6,385,177	5,492,924	3,945,000	8.34	102.14
Interest-bearing deposits	8,028,922	7,554,174	7,941,756	7,074,372	6,103,641	6.28	54.14
Total deposits	14,523,774	13,548,867	14,326,933	12,567,296	10,048,641	7.20	72.45
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,690,327	1,666,264	1,666,264	1,594,034	1,478,595		
Accounting restatements	0	0	0	-11,215	0		
Net income	43,963	46,855	201,048	115,928	146,278		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-1,169	-23,610	-50,498	-24,061	5,225		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	85,200		
Less: Dividends declared	15,066	14,589	57,602	44,235	93,495		
Change in other comprehensive income	-154,275	-56,103	-68,885	35,813	26,152		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	-53,921		
Holding company equity capital, ending balance	1,563,780	1,618,817	1,690,327	1,666,264	1,594,034		

BHC Name

City/State

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	45.34	37.11	67	44.91	36.10	71	44.73	36.25	72	49.29	36.22	75	59.75	37.78	88
Commercial and industrial loans	6.13	10.78	24	14.03	13.88	52	6.35	10.76	25	14.11	13.52	56	10.89	12.02	46
Loans to individuals	0.58	3.61	30	0.65	3.42	32	0.58	3.36	31	0.76	3.40	34	1.15	4.20	38
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0.74	0.17	90	0.99	0.19	90	0.92	0.18	90	1.05	0.19	91	1.47	0.24	90
Other loans and leases	2.11	4.19	34	1.97	4.29	31	2.06	4.47	30	2.08	4.63	28	2.24	5.01	30
Net loans and leases	54.16	59.31	34	61.58	60.99	49	53.85	58.67	35	66.18	61.58	60	74.70	63.77	78
Debt securities over 1 year	22.27	19.47	62	19.28	16.70	62	22.11	19.46	64	15.94	15.55	53	12.64	14.60	40
Mutual funds and equity securities	0.01	0.06	33	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	76.43	80.04	27	80.87	78.43	53	75.96	79.22	29	82.12	78.16	61	87.34	79.65	73
Interest-bearing bank balances	9.38	7.18	71	8.40	9.08	48	10.57	8.50	65	6.14	7.51	41	0.58	3.06	17
Federal funds sold and reverse repos	1.79	0.55	86	0	0.50	27	1.79	0.54	86	0	0.82	26	0	1.57	25
Debt securities 1 year or less	2.55	1.65	72	2.01	1.59	69	2.64	1.56	78	2.31	1.68	72	1.54	1.91	58
Trading assets	0.25	0.52	68	0.31	0.56	59	0.28	0.49	64	0.43	1.01	55	0.32	1.19	61
Total earning assets	90.40	91.28	40	91.58	91.48	52	91.24	91.77	43	91	91.05	49	89.79	89.53	51
Non-interest cash and due from depository institutions	2.47	0.96	97	1.84	1	94	2.13	0.82	97	2.07	1.07	96	1.86	1.14	91
Other real estate owned	0	0.01	39	0	0.02	23	0.01	0.01	45	0.01	0.02	31	0.01	0.03	28
All other assets	7.13	7.70	37	6.58	7.44	41	6.63	7.35	41	6.93	7.82	38	8.35	9.27	38
Memoranda															
Short-term investments	13.72	10.28	72	10.40	11.92	50	15	11.47	69	8.45	11.17	44	2.12	7.63	27
U.S. Treasury securities	0	1.80	9	0	0.98	13	0	1.47	10	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0.13	0.79	37	0.19	0.73	42	0.15	0.82	38	0.70	0.63	69	0.36	0.54	52
Municipal securities	4.19	1.72	81	4.26	1.77	80	4.37	1.73	80	4.49	1.69	82	2.26	1.34	72
Mortgage-backed securities	17.66	14.04	68	15.28	12.38	64	17.40	14.14	67	11.52	11.75	49	11.45	11.44	52
Asset-backed securities	1.23	0.56	80	0.02	0.35	57	1.23	0.50	80	0.06	0.32	62	0.06	0.28	63
Other debt securities	1.61	0.55	84	1.53	0.46	87	1.60	0.53	85	1.49	0.42	85	0.05	0.39	44
Loans held-for-sale	0.38	0.40	71	0.84	0.46	76	0.57	0.55	71	1.62	0.52	89	1.67	0.39	89
Loans held for investment	54.52	59.15	34	61.71	61.15	47	54.06	58.06	35	65.67	61.72	55	73.83	63.50	78
Real estate loans secured by 1-4 family	7.91	11.67	34	8.05	11.69	35	7.55	11.46	32	9.32	11.91	38	12.67	13.29	50
Revolving	2.87	1.40	82	2.93	1.51	81	2.80	1.42	79	3.32	1.66	81	4.17	2.07	80
Closed-end, secured by first liens	4.83	9.94	25	4.87	9.76	28	4.54	9.67	27	5.73	9.81	30	8.14	10.69	38
Closed-end, secured by junior liens	0.21	0.17	75	0.24	0.21	73	0.21	0.17	75	0.27	0.22	75	0.35	0.28	69
Commercial real estate loans	36.48	23.42	81	35.81	22.27	86	36.19	22.69	83	38.82	22.22	90	45.61	22.23	93
Construction and land development	8.12	3.49	89	8.19	3.32	92	7.90	3.34	90	8.72	3.40	92	9.90	3.44	94
Multifamily	4.38	3.52	72	3.42	3.21	63	4.03	3.57	67	4.08	3.12	70	4.84	3.01	79
Nonfarm nonresidential	23.98	15.11	80	24.20	14.77	83	24.25	14.57	82	26.02	14.72	86	30.86	14.69	94
Real estate loans secured by farmland	0.95	0.33	83	1.06	0.33	82	1	0.30	84	1.15	0.33	84	1.47	0.36	85

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	82.59	61.87	84	71.80	57.91	75	81.88	61.05	83	73.25	57.15	80	79.14	57.46	86
Real estate loans secured by 1-4 family	14.41	20.07	29	12.86	19.43	29	13.81	19.86	31	13.86	19.43	31	16.78	20.75	34
Revolving	5.23	2.35	86	4.69	2.45	81	5.12	2.43	84	4.94	2.64	82	5.52	3.15	79
Closed-end	9.18	17.49	22	8.18	16.76	23	8.69	17.24	23	8.92	16.59	24	11.26	17.39	29
Commercial real estate loans	66.45	38.39	91	57.25	35.36	88	66.24	37.86	93	57.69	34.63	89	60.41	33.52	92
Construction and land development	14.79	5.82	93	13.09	5.29	94	14.47	5.65	93	12.96	5.26	93	13.11	5.09	93
1-4 family	6.38	1.29	97	5.42	1.05	97	6.37	1.18	96	5.20	0.93	96	5.85	0.94	99
Other	8.41	4.49	83	7.67	4.21	86	8.10	4.40	83	7.76	4.19	84	7.27	4.02	80
Multifamily	7.98	5.66	74	5.46	5.08	63	7.38	5.78	69	6.06	4.96	68	6.41	4.69	71
Nonfarm nonresidential	43.68	25	90	38.70	23.47	88	44.39	24.56	91	38.66	22.93	89	40.88	22.15	92
Owner-occupied	19.57	8.44	94	16.56	7.93	91	19.54	8.29	92	16.54	7.68	90	16.61	7.72	89
Other	24.11	16.32	77	22.14	15.25	76	24.86	15.94	81	22.13	14.95	78	24.27	14.34	84
Real estate loans secured by farmland	1.72	0.59	83	1.69	0.56	82	1.82	0.54	83	1.71	0.54	83	1.95	0.55	84
Loans to depository institutions and acceptances of other banks	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	11.16	18.81	23	22.43	23.16	52	11.62	18.86	25	20.97	22.17	48	14.43	19.53	36
Loans to individuals	1.05	6.52	31	1.04	6.02	31	1.06	6.24	31	1.13	6.13	31	1.52	7.13	32
Credit card loans	0.23	0.51	65	0.16	0.50	65	0.20	0.53	65	0.18	0.65	65	0.23	0.81	61
Agricultural loans	1.36	0.31	90	1.59	0.33	89	1.68	0.34	90	1.56	0.32	90	1.95	0.37	90
Other loans and leases	3.84	8.03	40	3.15	8.05	31	3.76	8.75	36	3.09	9.09	28	2.96	9.85	28
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	498.82	395.39	71	485.42	382.51	74	483.45	391.81	69	489.95	381.27	73	544.20	391.26	73
Real estate loans secured by 1-4 family	87.06	125.02	30	86.98	124.29	35	81.56	126.06	32	92.68	125.03	35	115.39	138.18	44
Revolving	31.59	14.84	85	31.70	16.14	81	30.23	15.44	78	33.03	17.42	76	37.99	21.26	75
Closed-end	55.46	108.83	25	55.28	106.79	27	51.32	108.85	25	59.66	106.14	29	77.40	115.20	33
Commercial real estate loans	401.35	249.33	82	387.04	237.40	86	391.13	245.88	84	385.84	234.65	86	415.41	229.44	90
Construction and land development	89.30	36.95	91	88.47	35.26	93	85.43	35.95	90	86.69	35.62	90	90.18	34.95	92
1-4 family	38.53	8.02	97	36.65	6.84	96	37.59	7.42	96	34.80	6.34	96	40.21	6.61	98
Other	50.78	28.49	83	51.82	28.01	84	47.84	28.11	80	51.89	28.16	81	49.96	27.32	79
Multifamily	48.22	37.99	73	36.94	34.02	66	43.57	38.66	69	40.54	32.74	71	44.10	31.04	77
Nonfarm nonresidential	263.82	160.85	85	261.63	157.71	87	262.13	158.05	86	258.60	155.06	86	281.13	152.10	89
Owner-occupied	118.20	53.96	91	111.94	52.99	89	115.36	52.99	89	110.61	52.37	87	114.25	53.07	89
Other	145.62	105.37	73	149.68	102.29	70	146.77	102.54	74	148	100.54	70	166.89	97.41	79
Real estate loans secured by farmland	10.42	3.46	84	11.40	3.50	84	10.76	3.22	84	11.43	3.44	84	13.40	3.60	83
Loans to depository institutions and acceptances of other banks	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	67.43	113.45	28	151.67	145.22	57	68.61	114.45	27	140.25	139.91	51	99.22	122.02	41
Loans to individuals	6.35	36.67	33	7.01	35.91	33	6.28	34.55	33	7.53	37.47	34	10.47	43.51	34
Credit card loans	1.36	2.64	67	1.10	2.59	65	1.19	2.77	65	1.19	3.30	65	1.55	4.34	60
Agricultural loans	8.19	1.66	91	10.73	1.94	90	9.90	1.86	91	10.44	1.88	92	13.42	2.18	91
Other loans and leases	23.21	47.86	32	21.27	47.52	31	22.22	51.06	30	20.69	49.54	28	20.36	52.44	25
Supplemental															
Non-owner occupied CRE loans / Gross loans	47.27	30.57	83	41.95	27.81	84	47.26	30.07	86	42.35	27.32	85	44.53	26.45	87
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	285.52	198.65	79	283.62	185.94	84	279.03	195.33	78	283.28	183.76	83	306.21	178.57	84
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	403.72	256.17	82	395.56	243.39	87	394.39	252.85	84	393.88	240.85	87	420.46	236.10	90

BHC Name _____ City/State _____

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	13.72	10.28	72	10.40	11.92	50	15	11.47	69	8.45	11.17	44	2.12	7.63	27
Liquid assets	27.62	28.10	50	25.94	27.16	47	28.56	29.03	48	20.85	26.22	37	14.57	22.44	28
Investment securities	24.82	21.67	62	21.29	18.78	61	24.76	21.63	63	18.26	17.85	55	14.18	16.99	39
Net loans and leases	54.16	59.31	34	61.58	60.99	49	53.85	58.67	35	66.18	61.58	60	74.70	63.77	78
Net loans, leases and standby letters of credit	54.31	60.12	29	61.72	61.79	48	53.98	59.49	32	66.30	62.48	59	74.81	64.84	76
Core deposits	85.52	76.85	93	82.84	73.69	84	84.18	75.71	87	82.29	70.67	89	76.66	63.09	84
Noncore funding	2.65	9.46	15	3.18	11.95	10	2.95	10.30	14	3.54	14.13	9	7.58	19.36	16
Time deposits of \$250K or more	1.06	1.46	42	1.21	1.96	35	1.08	1.58	42	1.31	2.11	36	1.46	2.94	24
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	1.59	1.11	74	1.34	1.22	66	1.57	1.23	71	1.23	1.47	59	0.94	1.94	50
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-0.20	0.44	12	1.34	0.60	75	-0.21	0.54	15	1.23	0.54	72	0.94	0.48	62
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	1.03	11	0.62	1.11	53	0.30	1	48	0.67	1.24	49	2.38	3.01	46
Earning assets that reprice within 1 year	30.25	36.68	36	27.07	38.67	21	29.30	37.37	29	26.85	39.38	20	27.86	39.29	17
Interest-bearing liabilities that reprice within 1 year	3.74	6.16	39	4.37	7.73	32	3.88	6.39	38	4.67	8.20	34	6.72	10.19	27
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	26.52	29.01	45	22.70	29.49	33	25.41	29.65	41	22.19	29.11	34	21.14	26.63	34
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-14.49	-1.97	14	-8.94	-0.51	23	-15.86	-2.33	12	-5.98	3.20	25	6.24	14.45	26
Net short-term noncore funding dependence	-14.73	-6.65	22	-9.20	-6.88	37	-16.12	-7.71	23	-6.68	-4.76	38	4.43	3.38	44
Short-term investment / Short-term noncore funding	556.86	265.83	83	350.69	246.74	73	545.43	273.46	80	285.10	184.19	78	35.41	77.77	42
Liquid assets - short-term noncore funding / Nonliquid assets	34.76	35.38	53	31.01	30.67	54	36.13	36.68	54	22.59	28.18	48	10.03	16.97	46
Net loans and leases / Total deposits	62.56	73.06	25	73.27	76.22	41	63.16	72.79	29	79.15	79.43	49	93.70	90.31	57
Net loans and leases / Core deposits	63.33	78.05	20	74.34	83.77	32	63.97	78.25	23	80.41	88.34	38	97.44	103.93	42
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-3.36	-3.53	43	1.30	0.62	73	1.42	0.12	86	1.96	1.57	65	0.13	0.72	31
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-11.88	-8.82	29	-0.53	1.31	13	-0.98	-0.25	30	4.84	4.31	63	1.68	1.36	65
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0		0	-0.02	72		0.02		0	0	40
Percent of Investment Securities															
Held-to-maturity securities	24.40	20.27	57	12.88	12.84	59	12.53	14.28	56	15.37	11.38	63	13.21	12.67	60
Available-for-sale securities	75.58	77.97	43	87.12	85.49	40	87.47	83.77	44	84.63	87.23	36	86.79	85.40	41
U.S. Treasury securities	0	8.39	9	0	5.10	13	0	6.70	10	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	0.53	3.73	37	0.91	4.35	40	0.63	4.12	38	3.86	4.01	67	2.55	3.49	60
Municipal securities	16.89	7.89	78	20.03	9.71	77	17.66	8.22	79	24.58	9.83	79	15.91	7.75	76
Mortgage-backed securities	71.15	65.55	55	71.75	66.67	55	70.28	66.54	54	63.08	66.64	46	80.76	67.43	67
Asset-backed securities	4.94	2.78	74	0.11	1.97	57	4.96	2.50	76	0.34	1.91	60	0.45	1.66	65
Other debt securities	6.47	3.16	81	7.20	3.05	83	6.48	3.08	80	8.14	3.01	85	0.33	2.94	44
Mutual funds and equity securities	0.02	0.30	32	0	0.36	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	10.28	8.63	65	9.42	9.29	61	10.67	7.78	70	12.67	10.55	68	10.87	11.86	59
Debt securities 1 to 5 years	18.28	18.50	58	18.88	16.09	62	20.68	18.25	60	26.55	17.03	72	37.82	17.94	81
Debt securities over 5 years	71.42	70.45	42	71.70	72.48	41	68.65	71.11	35	60.78	69.86	32	51.31	66.02	32
Pledged securities	12.71	29.79	26	14.07	33.48	23	12.71	32.26	25	15.44	35.67	25	16.88	30.57	33
Structured notes, fair value	0	0.08	41	0	0.05	42	4.88	0.11	95	0	0.02	42	0.06	0.03	87
Percent Change from Prior Like Quarter															
Short-term investments	37.26	-1.29	83	600.27	156.41	92	98.42	27.98	87	374.56	183.32	82	26.49	26.69	61
Investment securities	21.35	28.40	51	67.71	31.91	82	51.59	31.36	78	53.52	23.62	84	-4.44	11.75	17
Core deposits	7.44	14.47	34	33.47	29.18	71	14.35	16.94	54	28.03	26.88	64	8.29	11.23	51
Noncore funding	-13.29	-10.65	48	-37.61	-25.09	40	-6.83	-14.79	65	-44.30	-12.18	11	-21.32	6.59	13

BHC Name _____

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Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			3,633,752	3,308,497	3,091,358
Commit: Secured commercial real estate loans	1,420,647	1,078,588	1,270,936	1,027,603	1,033,882
Commit: Unsecured real estate loans	92,376	105,301	87,816	102,298	103,343
Credit card lines (reported semiannually, June/Dec)			161,642	179,286	170,953
Securities underwriting	0	0	0	0	0
Standby letters of credit	25,917	21,493	21,368	18,415	14,291
Commercial and similar letters of credit	0	0	462	0	7
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	52,729	40,789	40,064	0	0
Credit derivatives - notional amount (holding company as beneficiary)	1,458	1,692	1,517	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	54,187	42,481	41,580	0	0
Derivative Contracts					
Interest rate futures and forward contracts	137,378	282,463	154,586	283,414	310,215
Written options contracts (interest rate)	66,055	165,236	106,590	248,207	66,196
Purchased options contracts (interest rate)	0	0	0	78,554	0
Interest rate swaps	1,345,281	916,732	1,350,573	904,196	751,049
Futures and forward foreign exchange	146	0	74	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							21.62	22.78	53	22.01	22.01	56	24.53	23.52	60
Standby letters of credit	0.15	0.64	14	0.13	0.67	10	0.13	0.65	9	0.12	0.71	11	0.11	0.84	10
Commercial and similar letters of credit	0	0.02	21	0	0.02	20	0	0.02	50	0	0.02	20	0	0.02	36
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.31	0.26	69	0.25	0.28	69	0.24	0.24	69	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.18	59	0.01	0.18	61	0.01	0.18	60	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.32	0.17	81	0.26	0.16	81	0.25	0.13	81	0	0.30	33	0	0.45	34
Derivative contracts	9.23	45.51	35	8.46	42.67	26	9.59	46.30	36	10.07	48.62	28	8.95	68.47	26
Interest rate contracts	9.23	33.09	38	8.46	30.32	29	9.59	32.46	38	10.07	34.36	31	8.95	47.31	27
Interest rate futures and forward contracts	0.82	4.02	68	1.75	4.59	70	0.92	3.25	65	1.89	6.21	66	2.46	10.67	74
Written options contracts (interest rate)	0.39	1.59	51	1.03	2	56	0.63	1.41	58	1.65	2.18	63	0.53	2.47	51
Purchased options contracts (interest rate)	0	1.35	22	0	1.45	22	0	1.31	23	0.52	1.46	63	0	2.65	22
Interest rate swaps	8.02	19.54	39	5.69	20.33	29	8.04	20.49	40	6.02	20.83	26	5.96	28.86	24
Foreign exchange contracts	0	6.48	52	0	6.19	25	0	6.30	52	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	54	0	3.83	26	0	3.78	54	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							37.41	44.98	52	32.69	42.82	49	34.36	45.53	47

BHC Name

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Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,548,860	1,364,431	1,611,823	1,514,371	1,127,460
Interest rate contracts	1,548,714	1,364,431	1,611,749	1,514,371	1,127,460
Foreign exchange contracts	146	0	74	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	137,524	282,463	154,660	283,414	310,215
Written options	66,055	165,236	106,590	248,207	66,196
Exchange-traded	0	0	0	0	0
Over-the-counter	66,055	165,236	106,590	248,207	66,196
Purchased options	0	0	0	78,554	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	78,554	0
Swaps	1,345,281	916,732	1,350,573	904,196	751,049
Held for trading	945,281	916,236	950,573	1,060,627	743,914
Interest rate contracts	945,281	916,236	950,573	1,060,627	743,914
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	603,579	448,195	661,250	453,744	383,546
Interest rate contracts	603,433	448,195	661,176	453,744	383,546
Foreign exchange contracts	146	0	74	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,540,846	1,245,607	1,550,687	1,266,164	1,061,263
One year or less	179,379	308,863	198,634	477,097	477,475
Over 1 year to 5 years	557,653	180,739	554,079	229,696	193,835
Over 5 years	803,814	756,005	797,974	559,371	389,953
Gross negative fair value (absolute value)	30,256	23,992	21,820	25,598	11,562
Gross positive fair value	16,346	28,469	21,970	46,369	16,183
Held for trading	14,131	23,747	20,437	40,940	14,982
Non-traded	2,215	4,722	1,533	5,429	1,201
Current credit exposure on risk-based capital derivative contracts	14,131	23,747	20,437	39,194	14,991
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

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Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.99	93.91	51	100	94.52	76	100	94.17	51	100	94.10	77	100	93.44	80
Foreign exchange contracts	0.01	3.18	51	0	3.16	25	0	3.47	51	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	8.88	10.22	61	20.70	12.82	71	9.60	11.16	61	18.71	14.05	67	27.51	13.49	78
Exchange-traded	4.26	6.03	56	12.11	8.11	73	6.61	6.28	64	16.39	8.18	80	5.87	5.91	61
Over-the-counter	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options	4.26	5.74	58	12.11	7.80	73	6.61	5.96	67	16.39	7.73	81	5.87	5.10	65
Exchange-traded	0	3.59	20	0	3.58	20	0	3.27	20	5.19	3.42	74	0	4.42	18
Over-the-counter	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Swaps	0	3.11	21	0	3.15	21	0	2.87	21	5.19	2.86	76	0	3.35	18
Held for trading															
Interest rate contracts	86.86	74.58	56	67.19	69.64	40	83.79	74.26	52	59.71	68.76	33	66.61	69.75	40
Foreign exchange contracts	61.03	38.74	55	67.15	42.14	53	58.98	40.42	53	70.04	43.53	55	65.98	44.16	54
Equity, commodity, and other contracts	61.03	32.48	63	67.15	36.29	62	58.98	34.15	59	70.04	36.62	70	65.98	37.24	66
Non-traded															
Interest rate contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Foreign exchange contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Equity, commodity, and other contracts	38.97	61.26	44	32.85	57.86	46	41.02	59.58	46	29.96	56.47	44	34.02	55.84	45
Interest rate contracts	38.96	57.41	46	32.85	54.11	46	41.02	56.71	49	29.96	53.82	44	34.02	52.22	46
Foreign exchange contracts	0.01	0.37	65	0	0.45	33	0	0.40	66	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	99.48	92.63	60	91.29	90.92	35	96.21	92.53	42	83.61	91.48	24	94.13	93.86	37
Over 1 year to 5 years	11.58	27.97	40	22.64	26.80	56	12.32	27.56	41	31.50	32.05	58	42.35	32.17	66
Over 5 years	36	26.35	66	13.25	28.69	29	34.38	27.01	60	15.17	27.06	31	17.19	30.45	37
Gross negative fair value (absolute value)	51.90	29.53	74	55.41	30.03	75	49.51	29.89	70	36.94	29.56	57	34.59	28.09	59
Gross positive fair value	1.95	1.21	84	1.76	1.21	71	1.35	0.98	71	1.69	1.55	63	1.03	0.83	59
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.06	1.52	40	2.09	1.70	68	1.36	1.34	54	3.06	2.23	68	1.44	1.19	64
Gross positive fair value (X)	0.02	0.06	50	0.02	0.05	44	0.02	0.04	49	0.02	0.07	39	0.01	0.06	41
Held for trading (X)	0.01	0.06	34	0.02	0.07	32	0.02	0.05	36	0.03	0.09	35	0.01	0.07	31
Non-traded (X)	0.01	0.04	61	0.02	0.05	51	0.01	0.04	53	0.03	0.07	48	0.01	0.06	44
Current credit exposure (X)	0	0.01	27	0	0.01	37	0	0.01	28	0	0.02	35	0	0.01	32
Credit losses on derivative contracts	0.01	0.04	44	0.02	0.05	36	0.01	0.04	41	0.03	0.06	37	0.01	0.05	37
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.12	0.47	41	0.22	0.61	36	0.18	0.46	39	0.36	0.85	39	0.14	0.73	37

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	132,099	167,279	167,279	100,559	96,485
Gross losses	246	4,702	6,683	11,640	8,391
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	994	1,512	4,615	6,263	2,465
Net losses	-748	3,190	2,068	5,377	5,926
Provision for loan and lease losses	-7,376	-8,035	-33,112	64,285	10,000
Adjustments	0	0	0	7,812	0
Ending balance	125,471	156,054	132,099	167,279	100,559
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.18	0.04	5	-0.21	-0.11	31	-0.21	-0.09	19	0.46	0.51	47	0.08	0.15	34
Provision for loan and lease losses / Average loans and leases	-0.32	0.06	3	-0.32	-0.20	32	-0.34	-0.16	22	0.64	0.82	39	0.11	0.24	31
Provision for loan and lease losses / Net loan and lease losses	986.10	49.50	89	-251.88	-168.35	27	-1,601.16	-105.48	6	1,195.56	487.86	86	168.75	130.58	77
Allowance for loan and lease losses / Total loans and leases not held for sale	1.37	1.20	71	1.57	1.49	67	1.45	1.23	73	1.69	1.58	67	1.08	0.83	79
Allowance for loan and lease losses / Total loans and leases	1.36	1.17	70	1.55	1.47	66	1.44	1.20	73	1.65	1.55	65	1.06	0.81	79
Allowance for loan and lease losses / Net loans and leases losses (X)		38.27		12.23	18.09	56	63.88	21.39	88	31.11	11.58	89	16.97	8.03	84
Allowance for loan and lease losses / Nonaccrual assets	699.98	355.27	85	445.47	291.29	81	592.88	364.13	81	513.76	299.17	85	268.15	218.72	76
ALLL / 90+ days past due + nonaccrual loans and leases	674.32	284.19	88	426.47	246.27	84	578.47	287.08	85	469.70	244.34	88	252.07	151.73	82
Gross loan and lease losses / Average loans and leases	0.01	0.17	13	0.19	0.24	50	0.07	0.19	23	0.12	0.34	20	0.09	0.28	26
Recoveries / Average loans and leases	0.04	0.07	41	0.06	0.08	50	0.05	0.08	35	0.06	0.07	53	0.03	0.08	23
Net losses / Average loans and leases	-0.03	0.09	5	0.13	0.16	52	0.02	0.11	25	0.05	0.27	17	0.07	0.21	30
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	14.87	10.98	72	12.99	7.39	78	39.65	34.67	68	74.64	33.98	90	47.68	36.22	82
Earnings coverage of net loan and lease losses (X)	-62.13	38.54	13	15.56	25.70	53	103.23	39.72	80	38.45	22.91	81	32.59	24.40	75

Net Loan and Lease Losses By Type

Real estate loans	-0.03	-0.01	20	0.19	0.03	88	0.03	0.02	71	0.02	0.04	50	0	0.01	50
Real estate loans secured by 1-4 family	-0.04	-0.02	31	-0.05	-0.01	16	0.01	-0.02	78	-0.02	0.01	20	-0.01	0.01	33
Revolving	-0.07	-0.08	32	-0.04	-0.03	29	0.02	-0.07	83	0.01	0.01	63	0.07	0.02	75
Closed-end	-0.02	-0.02	42	-0.05	-0.01	12	0	-0.01	57	-0.04	0	13	-0.04	0	9
Commercial real estate loans	-0.03	0	12	0.25	0.05	87	0.03	0.04	64	0.03	0.07	46	0.01	0.01	57
Construction and land development	-0.11	-0.02	9	-0.03	0	20	-0.01	0	34	0	0	49	-0.01	-0.01	34
1-4 family	0	0	58	-0.03	0	4	-0.01	0	13	0	0	31	0	0	85
Other	-0.11	-0.01	6	0	0	57	0	0	64	0	0	57	-0.01	-0.01	28
Multifamily	0	0	57	0	0	54	0.01	0.01	80	0.01	0	88	0	0	56
Nonfarm nonresidential	-0.01	0.01	21	0.38	0.07	89	0.05	0.05	66	0.04	0.11	46	0.02	0.02	62
Owner-occupied	0	0	18	0.12	0.01	96	0	0.01	14	0.01	0.02	56	0	0.01	26
Other	0	0	19	0.27	0.06	87	0.05	0.04	73	0.03	0.08	54	0.02	0.01	73
Real estate loans secured by farmland	0	0	57	0	0	57	0.05	0	91	0.22	0.02	91	-0.01	0.01	15
Commercial and industrial loans	-0.03	0.11	21	-0.03	0.20	11	-0.02	0.17	14	0.19	0.47	32	0.26	0.37	45
Loans to individuals	0.09	0.70	14		1.06		0.06	0.71	7	1.08	1.13	64	0.78	1.17	46
Credit card loans	0.25	1.88	19	0.85	2.41	21	1.24	1.84	27	2.34	2.92	33	3.20	3.11	48
Agricultural loans	-0.31	0	4	0	0.02	50	0.04	0.02	80	-1.03	0.19	1	0.47	0.08	87
Loans to foreign governments and institutions		0		0	0		0	0		0	0		0	0	
Other loans and leases	0	0.16	32	0	0.09	37	0	0.10	32	0	0.15	25	0	0.15	31

BHC Name

City/State

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	9,862	19,318	11,928	12,405	20,178
90+ days past due loans and leases	682	1,561	555	3,054	2,392
Nonaccrual loans and leases	17,925	35,031	22,281	32,560	37,501
Total past due and nonaccrual loans and leases	28,469	55,910	34,764	48,019	60,071
Restructured 30-89 days past due	1,060	0	0	205	0
Restructured 90+ days past due	0	64	0	0	0
Restructured nonaccrual	221	1,214	232	1,220	1,496
Total restructured loans and leases	1,281	1,278	232	1,425	1,496
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	4,219	6,360	5,309	5,580	6,465
Other real estate owned	429	340	852	816	814
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.11	0.32	21	0.19	0.33	34	0.13	0.32	26	0.12	0.39	16	0.21	0.43	25
90+ days past due loans and leases	0.01	0.10	38	0.02	0.11	41	0.01	0.10	31	0.03	0.12	46	0.03	0.15	39
Nonaccrual loans and leases	0.19	0.44	17	0.35	0.65	23	0.24	0.46	24	0.32	0.66	18	0.39	0.51	38
90+ days past due and nonaccrual loans and leases	0.20	0.59	14	0.36	0.82	18	0.25	0.62	19	0.35	0.85	16	0.42	0.71	27
30-89 days past due restructured	0.01	0.01	73	0	0.01	20	0	0.01	21	0	0.01	48	0	0.01	13
90+ days past due restructured	0	0	31	0	0	68	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0	0.10	8	0.01	0.13	13	0	0.10	7	0.01	0.13	14	0.02	0.14	18
30-89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.11	0.32	21	0.19	0.33	34	0.13	0.32	26	0.12	0.40	16	0.21	0.43	25
90+ days past due assets	0.01	0.10	37	0.02	0.11	40	0.01	0.10	29	0.03	0.12	46	0.03	0.15	38
Nonaccrual assets	0.19	0.45	17	0.35	0.66	23	0.24	0.47	24	0.32	0.67	18	0.39	0.53	38
30+ days past due and nonaccrual assets	0.31	0.94	8	0.55	1.18	22	0.38	0.97	16	0.47	1.29	9	0.63	1.19	20
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.11	0.35	14	0.23	0.50	19	0.14	0.36	16	0.24	0.52	22	0.32	0.44	38
90+ days past due and nonaccrual assets + other real estate owned	0.11	0.36	11	0.23	0.53	14	0.14	0.37	14	0.24	0.55	18	0.32	0.48	34
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.14	0.41	14	0.26	0.58	17	0.17	0.41	16	0.26	0.60	19	0.36	0.53	30
Allowance for loan and lease losses	18.84	62.77	9	26.78	69.27	12	21.53	62.64	10	23.41	66.66	9	44.53	115.41	12
Equity capital + allowance for loan and lease losses	1.40	3.67	15	2.35	5.03	20	1.56	3.60	18	2.14	4.97	17	2.64	4.28	30
Tier 1 capital + allowance for loan and lease losses	1.54	4.23	14	2.76	5.96	17	1.81	4.30	14	2.54	6.05	17	3.24	5.65	25
Loans and leases + other real estate owned	0.26	0.69	14	0.41	0.97	14	0.31	0.71	16	0.39	0.97	13	0.47	0.85	20

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____

City/State _____

Past Due and Nonaccrual Loans and Leases

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate																
	30–89 days past due	0.10	0.26	26	0.25	0.31	48	0.06	0.26	16	0.09	0.39	14	0.21	0.38	28
	90+ days past due	0	0.13	46	0.02	0.13	49	0.01	0.12	48	0.03	0.16	53	0.03	0.16	47
	Nonaccrual	0.21	0.51	23	0.43	0.76	32	0.26	0.52	29	0.38	0.76	25	0.19	0.46	24
Commercial and industrial																
	30–89 days past due	0.18	0.26	50	0.04	0.22	19	0.60	0.24	86	0.20	0.23	59	0.23	0.31	47
	90+ days past due	0	0.03	44	0	0.02	44	0	0.04	36	0.05	0.03	73	0.03	0.05	58
	Nonaccrual	0.09	0.53	14	0.11	0.69	10	0.17	0.57	20	0.15	0.75	13	1.63	0.83	85
Individuals																
	30–89 days past due	0.38	0.67	33	0.18	0.53	25	0.47	0.63	43	0.49	0.83	31	0.32	0.83	25
	90+ days past due	0.01	0.08	50	0	0.11	20	0	0.09	43	0	0.14	19	0	0.17	16
	Nonaccrual	0.07	0.16	45	0.01	0.22	26	0.02	0.17	32	0.02	0.28	26	0.08	0.17	45
Depository institution loans																
	30–89 days past due		0			0.01			0.01			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.01			0			0			0			0	
Agricultural																
	30–89 days past due	0.04	0.16	66	0	0.17	31	0.31	0.07	88	0.19	0.17	73	0.36	0.24	73
	90+ days past due	0.27	0	96	0	0	44	0	0	42	0	0	44	0	0	42
	Nonaccrual	0.49	0.71	71	0.64	0.44	77	0.39	0.70	73	0.68	0.49	75	0.22	0.67	58
Foreign governments																
	30–89 days past due		0			0.03			0.50			0			0.07	
	90+ days past due		0			0			0			0			0	
	Nonaccrual		0.23			0.04			0.15			0.09			0.03	
Other loans and leases																
	30–89 days past due	0	0.13	17	0	0.13	16	0	0.12	16	0.16	0.18	63	0.02	0.20	35
	90+ days past due	0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual	0	0.08	48	0	0.15	19	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Memoranda																
1-4 family	30-89 days past due	0.29	0.44	45	0.12	0.47	14	0.28	0.46	36	0.43	0.65	39	0.36	0.67	26
	90+ days past due	0.02	0.25	56	0.12	0.28	69	0.04	0.24	57	0.14	0.33	68	0.08	0.31	57
	Nonaccrual	0.37	0.68	37	0.57	0.88	35	0.38	0.71	32	0.50	0.89	32	0.40	0.73	31
Revolving	30-89 days past due	0.13	0.27	32	0.08	0.31	24	0.20	0.28	44	0.13	0.48	19	0.19	0.45	22
	90+ days past due	0.02	0.03	75	0	0.03	32	0.02	0.02	76	0.03	0.03	74	0.06	0.05	72
	Nonaccrual	0.47	1.02	44	0.52	1.31	37	0.41	1.18	39	0.58	1.13	40	0.38	1	29
Closed-end	30-89 days past due	0.37	0.46	50	0.14	0.48	16	0.33	0.49	46	0.59	0.65	56	0.45	0.70	39
	90+ days past due	0.02	0.28	61	0.18	0.31	76	0.05	0.26	60	0.21	0.38	76	0.09	0.35	58
	Nonaccrual	0.31	0.66	34	0.60	0.85	38	0.37	0.67	35	0.45	0.87	31	0.41	0.70	34
Junior lien	30-89 days past due	0.04	0.01	92	0.02	0.01	70	0.04	0.01	89	0.02	0.02	65	0.01	0.02	42
	90+ days past due	0	0	36	0	0	35	0.02	0	94	0.06	0	98	0.01	0	85
	Nonaccrual	0.10	0.03	90	0.17	0.05	91	0.14	0.03	93	0.11	0.04	85	0.09	0.04	81
Commercial real estate	30-89 days past due	0.06	0.16	36	0.29	0.22	70	0.02	0.15	17	0.01	0.26	11	0.15	0.18	52
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0.01	0.03	56
	Nonaccrual	0.18	0.37	36	0.41	0.62	41	0.24	0.38	44	0.35	0.62	38	0.14	0.23	38
Construction and development	30-89 days past due	0.01	0.19	36	0.01	0.22	32	0.02	0.17	44	0.03	0.28	32	0.37	0.28	71
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0.03	0.02	74
	Nonaccrual	0.01	0.17	32	0.07	0.50	44	0.04	0.20	43	0.07	0.41	41	0.15	0.20	65
1-4 family	30-89 days past due	0	0.03	29	0.01	0.03	65	0.01	0.02	68	0.03	0.03	67	0.26	0.06	89
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0.03	0	89
	Nonaccrual	0	0.02	32	0.05	0.02	82	0	0.01	32	0.03	0.03	71	0.12	0.02	90
Other	30-89 days past due	0.01	0.14	47	0	0.16	17	0	0.13	46	0	0.22	13	0.11	0.20	59
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.01	0.14	38	0.02	0.43	34	0.04	0.16	55	0.05	0.35	43	0.04	0.17	42
Multifamily	30-89 days past due	0	0.06	29	0.07	0.08	71	0	0.07	27	0	0.09	22	0.05	0.08	65
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0	0.13	19	0	0.17	21	0	0.11	20	0.01	0.05	47
Nonfarm non-residential	30-89 days past due	0.09	0.13	53	0.41	0.20	80	0.02	0.13	26	0.01	0.23	16	0.09	0.14	42
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0.01	0.03	57
	Nonaccrual	0.27	0.45	40	0.58	0.78	51	0.34	0.45	51	0.50	0.80	44	0.15	0.28	35
Owner Occupied	30-89 days past due	0.05	0.04	63	0.41	0.06	96	0.02	0.04	40	0.01	0.07	24	0.02	0.07	26
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0.01	0.01	68
	Nonaccrual	0.09	0.17	42	0.25	0.32	46	0.16	0.17	51	0.27	0.27	52	0.11	0.16	45
Other	30-89 days past due	0.04	0.08	56	0	0.12	16	0	0.08	30	0	0.14	11	0.07	0.07	62
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.18	0.24	53	0.33	0.40	54	0.18	0.23	55	0.23	0.44	43	0.05	0.10	43
Farmland	30-89 days past due	0.04	0.17	66	0	0.13	30	0	0.10	31	0.02	0.11	62	0.77	0.23	86
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0.33	0.67	60	0.39	1.14	52	0.32	0.69	58	0.39	1.13	49	0.14	0.84	45
Credit card	30-89 days past due	0.85	0.87	50	0.47	0.75	24	0.64	0.81	30	0.34	0.95	22	0.55	1.19	17
	90+ days past due	0	0.45	16	0	0.56	14	0	0.45	14	0	0.63	13	0	0.78	12
	Nonaccrual	0	0.12	35	0	0.10	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,298,212	1,326,269	1,299,381	1,349,879	1,373,940
Retained earnings	431,883	303,250	408,614	274,094	186,838
Accumulated other comprehensive income (AOCI)	-154,091	12,966	184	69,069	33,256
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,576,004	1,642,485	1,708,179	1,693,042	1,594,034
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	404,863	414,061	402,801	395,737	421,070
Accumulated other comprehensive income-related adjustments	-165,660	-5,428	-11,725	50,467	16,425
Other deductions from common equity tier 1 capital	11,569	18,394	11,909	18,602	16,831
Subtotal:	1,325,232	1,215,458	1,305,194	1,228,236	1,139,708
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,325,232	1,215,458	1,305,194	1,228,236	1,139,708
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	86,500	143,500	135,500	143,500	143,500
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	86,500	143,500	135,500	143,500	143,500
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	86,500	143,500	135,500	143,500	143,500
Tier 1 Capital	1,411,732	1,358,958	1,440,694	1,371,736	1,283,208
Tier 2 Capital					
Tier 2 capital instruments and related surplus	100,000	100,000	100,000	100,000	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	123,535	135,582	123,249	136,651	103,275
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	223,535	235,582	223,249	236,651	103,275
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	223,535	235,582	223,249	236,651	103,275
Exited advanced approach tier 2 capital					
Total capital	1,635,267	1,594,540	1,663,943	1,608,387	1,386,483
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	16,862,708	15,349,909	16,855,076	14,829,014	12,407,516
Less: Deductions from common equity tier 1 capital	404,862	414,061	402,801	395,737	421,070
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	16,457,846	14,935,848	16,452,275	14,433,277	11,986,446
Total risk-weighted assets	11,648,482	10,841,148	11,307,907	10,918,399	10,719,328
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	11.38	12.18	41	11.21	12.54	33	11.54	12.37	39	11.25	12.35	35	10.63	12.11	28
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	12.12	12.88	41	12.54	13.31	43	12.74	13.11	50	12.56	13.08	49	11.97	12.78	40
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	14.04	14.72	45	14.71	15.37	47	14.71	14.91	56	14.73	15.23	49	12.93	14.36	28
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.58	9.06	34	9.10	9.15	50	8.76	8.98	50	9.50	9.13	66	10.71	9.76	76
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	294,556	191,388	244,156	191,830	192,088	53.91	84.16

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Premium income / Insurance activities revenue	3.33			2.23			2.76			2.84			7.32		
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			34.91		
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07		0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H)		0		0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	19.16	12.22	78	12.63	11	54	15.52	12	61	12.46	11.03	53	13.88	11.51	58
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	9,939	0	9,935	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	9,939	0	9,935	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities					
Debt securities	151,086	778	151,307	3,289	2,508
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	161,025	778	161,242	3,289	2,508
Total foreign deposits					
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.70	33		0.69		0	0.66	33		0.87			1.25	
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases		10.28			-6.17			6.83			-2.40			22.48	
Total selected assets	20,597.30	17.19	98	-66.58	-2.56	10	4,802.46	9.48	98	31.14	2.04	81	-5.64	12.40	40
Deposits		-5.48			2.95			0.73			3.46			10.36	

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0		

BHC Name _____

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Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name

City/State

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	27,308	20,763	99,782	87,724	119,233	31.52	112.53
Dividends	27,297	20,733	99,685	87,612	119,135	31.66	112.79
Interest	11	30	97	112	98	-63.33	-47.62
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	13	26	103	136	198	-50.00	-60.61
Dividends	13	26	103	136	198	-50.00	-60.61
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	27,321	20,789	99,885	87,860	119,431	31.42	112.09
Securities gains (losses)	0	0	0	0	0		
Other operating income	-10	153	201	62	33		
Total operating income	27,311	20,942	100,086	87,922	119,464	30.41	126.63
Operating Expenses							
Personnel expenses	0	0	0	0	0		-100.00
Interest expense	1,344	1,339	5,363	2,674	0	0.37	
Other expenses	2,494	1,815	10,808	8,060	10,619	37.41	69.31
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	3,838	3,154	16,171	10,734	10,619	21.69	98.55
Income (loss) before taxes	23,473	17,788	83,860	77,188	108,845	31.96	131.99
Applicable income taxes (credit)	-922	-734	-4,374	-2,339	-2,299		
Extraordinary items							
Income before undistributed income of subsidiaries	24,395	18,522	88,234	79,527	111,144	31.71	122.52
Equity in undistributed income of subsidiaries	19,568	28,333	112,814	36,401	35,134	-30.94	52.52
Bank subsidiaries	19,568	28,333	112,814	36,401	35,134	-30.94	52.52
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	43,963	46,855	201,048	115,928	146,278	-6.17	84.77
Memoranda							
Bank net income	46,865	49,066	212,499	124,013	154,269	-4.49	82.65
Nonbank net income	13	26	103	136	198	-50.00	-60.61
Subsidiary holding companys' net income	0	0	0	0	0		

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Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,670,469	95.46	1,723,579	93.31	1,801,763	93.86	1,751,141	1,709,124	-3.08	25.19
Common and preferred stock	1,670,469	95.46	1,723,579	93.31	1,801,763	93.86	1,751,141	1,691,907	-3.08	26.37
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	17,217		-100.00
Investment in nonbank subsidiaries	2,678	0.15	4,444	0.24	4,196	0.22	4,444	4,444	-39.74	-36.42
Common and preferred stock	2,678	0.15	4,444	0.24	4,196	0.22	4,444	4,444	-39.74	-36.42
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	64,303	3.67	113,177	6.13	106,329	5.54	131,594	54,257	-43.18	-27.97
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	12,498	0.71	5,975	0.32	7,414	0.39	2,852	2,254	109.17	302.51
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,749,948	100.00	1,847,175	100.00	1,919,702	100.00	1,890,031	1,770,079	-5.26	22.29
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	98,658	5.64	98,290	5.32	98,564	5.13	98,201	0	0.37	
Other liabilities	17,000	0.97	12,820	0.69	9,460	0.49	8,592	56,741	32.61	47.31
Balance due to subsidiaries and related institutions	70,510	4.03	117,248	6.35	121,351	6.32	116,974	119,304	-39.86	-26.58
Total liabilities	186,168	10.64	228,358	12.36	229,375	11.95	223,767	176,045	-18.48	73.05
Equity Capital	1,563,780	89.36	1,618,817	87.64	1,690,327	88.05	1,666,264	1,594,034	-3.40	18.16
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	343	0.02	349	0.02	343	0.02	351	357	-1.72	3.94
Common surplus	1,297,869	74.17	1,325,920	71.78	1,299,038	67.67	1,349,528	1,373,583	-2.12	6.89
Retained earnings	419,659	23.98	279,582	15.14	390,762	20.36	247,316	186,838	50.10	278.81
Accumulated other comprehensive income	-154,091	-8.81	12,966	0.70	184	0.01	69,069	33,256		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,749,948	100.00	1,847,175	100.00	1,919,702	100.00	1,890,031	1,770,079	-5.26	22.29
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	70,510	4.03	117,248	6.35	119,815	6.24	116,974	119,304	-39.86	-26.58
Notes payable to subsidiaries that issued TPS	86,500	4.94	143,500	7.77	135,500	7.06	143,500	143,500	-39.72	-36.40
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	10.63	9.94	60	11.38	12.54	47	12.12	11.94	56	7.14	7.29	46	9.50	9.68	47
Bank net income / Average equity investment in banks.....	10.80	10.44	60	11.30	12.55	45	12.01	11.80	59	7.25	7.45	42	9.68	10.51	49
Nonbank net income / Average equity investment in nonbanks.....	1.51	11.36	30	2.34	12.53	34	2.34	13.12	31	3.06	9.75	42	4.65	7.89	49
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income.....	106.60	97.54	72	104.72	95.97	78	105.70	96.79	77	106.97	88.16	69	105.46	82.22	69
Nonbank net income / Parent net income.....	0.03	3.43	37	0.06	2.83	39	0.05	3.40	37	0.12	3.59	37	0.14	5.93	33
Subsidiary holding companies' net income / Parent net income.....		80.23			65.70			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital.....	11.90	16.87	45	14.11	17.74	52	13.57	16.81	53	13.43	20.06	49	11.04	20.43	50
Total debt / Equity capital.....	6.31	11.65	44	6.07	11.90	41	5.83	11.71	43	5.89	14.41	40	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital.....	11.84	13.71	50	14.94	14.30	64	13.85	13.63	61	14.51	16.67	59	9	16.36	48
Total debt + Loans guaranteed for affiliate / Equity capital.....	6.31	11.72	44	6.07	12.02	41	5.83	11.77	42	5.89	14.68	39	0	14.56	13
Total debt / Equity capital – excess over fair value.....	6.31	11.75	44	6.07	12	41	5.83	11.81	43	5.89	14.52	40	0	14.51	13
Long-term debt / Equity capital.....	6.31	11.08	45	6.07	11.33	43	5.83	10.95	43	5.89	13.56	40	0	13.04	13
Short-term debt / Equity capital.....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital.....	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital.....	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt.....	58.32	40.81	61	45.60	35.48	54	45.13	39.86	50	37.03	34.67	51	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital.....	106.99	103.47	71	106.75	102.85	73	106.84	103.22	75	105.36	102.81	68	106.42	103.22	71
Total investment in subs / Equity capital.....	106.99	108.45	59	106.75	108.21	61	106.84	108.40	61	105.36	110.16	53	107.50	111.07	61
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	0.62	0.38	68	0.58	0.22	75	0.58	0.29	73	0.77	0.47	66	0.70	0.36	69
Equity investment in subs – equity cap / Net income-div (X).....	0.95	1.31	53	0.85	0.74	64	0.81	1.05	55	1.25	1.82	48	1.94	1.22	78
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	149.35	129.62	63	122.17	111.20	61	141.60	152.85	53	164.20	136.59	71	116.95	177.68	29
Cash from ops + noncash items + op expense / Op expense + dividend.....	176.17	125.04	68	163.64	98.58	77	157.89	154.48	59	112	147.24	37	207.44	190.27	63
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	38.23	98.29	25	-3.94	85.35	17	69.11	98.54	25	173.79	134.08	76	124.33	116.34	62
Pretax operating income + interest expense / Interest expense.....	1,846.50	2,251.18	66	1,428.45	1,142.88	67	1,663.68	1,835.33	62	2,986.61	2,016.32	83		1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	1,421.68	1,728.15	61	905.62	1,357.31	54	1,055.13	1,770.77	43	1,171.46	1,539.23	61	1,755.69	1,632.83	65
Dividends + interest from subsidiaries / Interest expense + dividends.....	166.49	145.40	63	130.52	117.86	62	158.64	174.12	57	187.30	150.43	72	127.74	210.80	27
Fees + other income from subsidiaries / Salary + other expenses.....	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X).....		20.52			33.13			47.61			35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	3.53	3.42	57	6.03	3.97	66	5.51	3.44	67	2.99	3.85	51	-0.47	2.64	19
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....		0.24			0.05			0.17			0.10			0.04	
Nonaccrual.....		0.75			1.22			0.92			1.03			0.54	
Total.....		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0	1.70	15	0	1.80	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	61.76	64.91	53	78.77	74.87	55	65.28	66.37	52	55.62	81.10	35	84.12	57.84	76
Dividends declared / Net income	34.27	33.46	53	31.14	23.13	61	28.65	28.27	51	38.16	42.29	45	63.92	33.08	93
Net income – dividends / Average equity.....	6.99	6.76	58	7.84	9.52	40	8.65	8.62	58	4.41	4.14	51	3.43	6.46	15
Percent of Dividends Paid															
Dividends from bank subsidiaries	181.18	124.34	67	142.11	101.14	66	173.06	155.92	65	198.06	132.17	71	127.42	178.13	38
Dividends from nonbank subsidiaries	0.09	1.65	77	0.18	3.28	76	0.18	4.90	56	0.31	3.41	62	0.21	7.53	47
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	181.27	153.16	60	142.29	128.99	57	173.24	203.53	56	198.37	174.85	66	127.64	260.40	25
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	58.25	43.39	58	42.26	30.63	64	46.91	45.96	48	70.65	60.28	60	77.23	66.55	61
Interest income from bank subsidiaries.....	0.02	0.15	66	0.06	0.12	71	0.05	0.11	71	0.09	0.36	62	0.06	0.54	57
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	58.27	49.34	57	42.32	33.49	60	46.96	51.33	45	70.74	62.88	56	77.29	69.36	56
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	100	31.46	84	100	47.24	78	100	62.63	72	100	56.39	72	100	82.95	65
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	100	39.06	82	100	69.48	74	100	87.22	66	100	79.84	64	100	150.41	51
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.95	60.28	81	99	58.57	72	99.60	74.16	79	99.65	69.76	81	99.72	67.32	86
Interest income from bank subsidiaries.....	0.04	1.04	60	0.14	0.72	64	0.10	0.23	67	0.13	0.63	59	0.08	0.80	53
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	99.99	73.91	77	99.15	71.70	61	99.70	83.13	69	99.77	82.20	74	99.81	78.80	81
Dividends from nonbank subsidiaries	0.05	4.30	71	0.12	5.32	72	0.10	3.07	55	0.15	1.95	60	0.17	2.65	52
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0.05	6.88	58	0.12	10.59	57	0.10	4.67	46	0.15	4.70	48	0.17	7.29	38
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	71.47	28.43	84	119.29	29.59	91	121.56	26.38	94	119.12	27.08	92		28.33	